

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
FAYETTEVILLE DIVISION**

**IN RE:**

**ALICE RACHELLE BALDWIN  
DEBTOR**

**CASE NO.: 10-03214-8-DMW  
CHAPTER 13**

**MOTION TO DEEM MORTGAGE CURRENT**

NOW COMES, Joseph A. Bledsoe, III Chapter 13 Trustee and hereby moves the Court for an Order declaring the Debtor's mortgage to CitiMortgage, Inc., its successors and/or assigns ("CitiMortgage") current; and, in support of said Motion, shows unto the Court as follows:

1. The Debtor's Chapter 13 Plan was confirmed on May 3, 2011.
2. CitiMortgage filed a claim in this case secured by the Debtor's residence. The trustee has disbursed a total of \$75,843.95 to CitiMortgage representing contractual post-petition mortgage payments for the months of May, 2010 through October, 2015.
3. In addition to the contractual post-petition mortgage payments, CitiMortgage was also allowed a pre-petition arrearage claim in the amount of \$17,510.39. This claim has been paid in full.
4. CitiMortgage has advised the Trustee that the account is contractually current.
5. Other than as stated herein, Trustee is not aware of any other permissible fees, expenses or charges accruing on the Mortgage Loan from the Petition date through the date of this Motion that have not been paid.
6. Based on the foregoing information available to the Trustee, CitiMortgage was served with a Notice of Final Cure Payment ("Notice") complying with Fed. R. Bank. P. 302.1(f) and (g).
7. CitiMortgage has filed a Response containing a statement agreeing with the information contained in the Trustee's Notice.
8. The claim of CitiMortgage was allowed as a long-term nondischargeable debt pursuant to the provisions of 11 U.S.C. §1322(b)(5).
9. CitiMortgage should be required to treat the Debtor's mortgage as reinstated and fully current in all obligations under the mortgage.
10. The Debtor has completed her plan.

WHEREFORE, the Trustee prays as follows:

1. That CitiMortgage be required to treat the Debtor's mortgage as reinstated and fully current in all obligations under the mortgage with the balance of the loan as of November 8, 2015 determined to be \$1,945.83;
2. That this case be processed for closing; and
3. That the regular monthly payment due CitiMortgage be paid directly by the Debtor beginning November 8, 2015.

Dated: December 15, 2015

s/Joseph A. Bledsoe, III  
JOSEPH A. BLEDSOE, III  
Chapter 13 Trustee  
PO Box 1618  
New Bern, NC 28563  
(252) 633-0074

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**NOTICE OF MOTION**

NOTICE IS HEREBY GIVEN of the Trustee's Motion to Deem Mortgage Current filed simultaneously herewith in the above captioned case; and

FURTHER NOTICE IS HEREBY GIVEN that this Motion may be allowed provided no response and request for a hearing is made by a party in interest in writing to the Clerk of this Court on or before January 8, 2015 and

FURTHER NOTICE IS HEREBY GIVEN that if a response and a request for a hearing is filed by a party in interest in writing the time indicated, a hearing will be conducted on the motion and response thereto at a date, time and place to be later set by the Court and all interested parties will be notified accordingly. If no request for a hearing is timely filed, the Court may rule on the Motion and response thereto ex parte without further notice. Any party filing an objection requesting a hearing, shall appear at said hearing or they may taxed with Court costs.

DATE OF NOTICE: December 15, 2015

s/Joseph A. Bledsoe, III  
JOSEPH A. BLEDSOE, III  
Chapter 13 Trustee  
PO Box 1618  
New Bern, NC 28563  
(252) 633-0074

CERTIFICATE OF SERVICE

I, Joseph A. Bledsoe, Trustee of P.O. Box 1618, New Bern, NC 28563, do certify:

That I am and was at all times hereinafter referred to more than eighteen (18) years of age; and

That I have this day served a copy of Trustee's Motion to Deem Mortgage Current and Notice by depositing a copy of the same in a postage-paid envelope with the United States Postal Service or by electronic means, as indicated.

**DEBTOR:** Alice R. Baldwin (via first-class mail)  
P.O. Box 1822  
Laurinburg, NC 28353

**ATTORNEY:** Chad W. Hammonds (via cm/ecf)  
Attorney at Law

**CREDITOR:** CitiMortgage, Inc. (via certified mail, return receipt requested)  
Attn: Bank Officer/Managing Agent  
P.O. Box 689196  
Des Moines, IA 50368-9196

Shapiro & Ingle, LLP (via first-class mail)  
Attn: Alison Wadsworth  
10130 Perimeter Parkway  
Suite 400  
Charlotte, NC 28269

Shapiro & Ingle, LLP (via first-class mail)  
Attn: William Harris  
10130 Perimeter Parkway  
Suite 400  
Charlotte, NC 28269

DATED: December 15, 2015

s/Joseph A. Bledsoe, III  
Joseph A. Bledsoe, III Trustee  
Chapter 13 Trustee